

Information to identify the case:

Debtor 1

Steve E. Minieri

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8135

EIN --

Debtor 2

Elaine D. Minieri

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8352

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-35386-VFP

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steve E. Minieri

Elaine D. Minieri

2/10/23**By the court:** Vincent F. Papalia
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steve E. Minieri
Elaine D. Minieri
Debtors

Case No. 17-35386-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 10, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Steve E. Minieri, Elaine D. Minieri, 243 Pulaski Ave., Wallington, NJ 07057-1513
517235317	Bobs Ds Furn, CscI Dispute Team N8235-04m, Des Moines, IA 50306
517235321	+ Christina Minieri, 243 Pulaski Ave., Wallington, NJ 07057-1513
517235336	+ Prosper Marketplace In, 101 2nd St Fl 15, San Francisco, CA 94105-3672
517235338	+ Tdrcs/raymour & Flanig, 1000 Macarthur Bv, Mahwah, NJ 07430-2035

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2023 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 10 2023 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Feb 10 2023 20:50:00	American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088
517235314	EDI: WFFC.COM	Feb 11 2023 01:44:00	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517271938	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 10 2023 20:50:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517331033	+ EDI: BANKAMER2.COM	Feb 11 2023 01:44:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517235315	+ EDI: TSYS2	Feb 11 2023 01:39:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
517235316	+ EDI: BANKAMER.COM	Feb 11 2023 01:39:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
517235319	EDI: CAPITALONE.COM	Feb 11 2023 01:39:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517235318	Email/Text: cms-bk@cms-collect.com	Feb 10 2023 20:50:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
517328592	Email/PDF: bncnotices@becket-lee.com	Feb 10 2023 21:03:40	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517325037	EDI: CITICORP.COM	Feb 11 2023 01:39:00	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
517235322	+ EDI: CITICORP.COM	Feb 11 2023 01:39:00	Citimortgage, Po Box 6243, Sioux Falls, SD

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			57117-6243
517235323	+ EDI: WFNNB.COM	Feb 11 2023 01:44:00	Comenitybk/totalvs, Po Box 182789, Columbus, OH 43218-2789
517235324	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 10 2023 21:03:16	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
517235325	+ Email/Text: electronicbkydocs@nelnet.net	Feb 10 2023 20:50:00	Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
517235326	+ EDI: DISCOVER.COM	Feb 11 2023 01:39:00	Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
517248303	EDI: DISCOVER.COM	Feb 11 2023 01:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517235327	+ EDI: DISCOVER.COM	Feb 11 2023 01:39:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517280477	+ EDI: DISCOVERPL	Feb 11 2023 01:44:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
517235328	+ Email/Text: EBNBKNOT@ford.com	Feb 10 2023 20:50:00	Ford Credit, P.O. Box 152271, Irving, TX 75015-2271
517235320	EDI: JPMORGANCHASE	Feb 11 2023 01:39:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517235329	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 10 2023 20:49:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517465277	Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2023 21:03:26	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517465278	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2023 21:03:25	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517346268	Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2023 21:03:21	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517345208	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 21:03:13	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517235330	+ Email/Text: bankruptcy@marinerfinance.com	Feb 10 2023 20:49:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
517235331	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 10 2023 21:03:14	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
517336888	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 10 2023 20:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517235332	+ Email/Text: kmorgan@morganlaw.com	Feb 10 2023 20:50:00	Morgan Bornstein Morgan, 1236 Brace Road K, Cherry Hill, NJ 08034-3229
517235333	^ MEBN	Feb 10 2023 20:47:50	Novad Management Consulting, 2401 NW 23rd St., Ste. 1A1, Oklahoma City, OK 73107-2448
517292744	EDI: AGFINANCE.COM	Feb 11 2023 01:39:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517235334	+ EDI: AGFINANCE.COM	Feb 11 2023 01:39:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
517286664	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2023 20:49:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
517235335	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2023 20:49:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
517523774	EDI: PRA.COM		

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		Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517523775	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517339749	EDI: PRA.COM	Feb 11 2023 01:44:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517336078	+ Email/Text: bncmail@w-legal.com	Feb 10 2023 20:50:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517338868	EDI: Q3G.COM	Feb 11 2023 01:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517338479	EDI: Q3G.COM	Feb 11 2023 01:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517235337	EDI: RMSC.COM	Feb 11 2023 01:39:00	Synco/walmart, Po Box 965024, El Paso, TX 79998
517236542	+ EDI: RMSC.COM	Feb 11 2023 01:39:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517309978	+ EDI: CBSTDR	Feb 11 2023 01:39:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517264173	+ Email/Text: electronicbkdocs@nelnet.net	Feb 10 2023 20:50:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
517235339	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Feb 10 2023 21:03:51	U.S. Dept. of HUD, 451 7th Street S.W., Washington, DC 20410-0001
517299845	EDI: WFFC2	Feb 11 2023 01:39:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 48			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517344733	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Elaine D. Minieri dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
David L. Stevens	on behalf of Debtor Steve E. Minieri dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8